

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re:	§	
	§	
MOGAVERO, JOSEPH P.	§	Case No. 07-24528
MOGAVERO, CATHERINE A.	§	
	§	
Debtor(s)	§	

NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that BRENDA PORTER HELMS, TRUSTEE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

CLERK OF COURT
219 S. DEARBORN STREET
CHICAGO IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00 AM on 04/27/2012 in Courtroom 4016,

DuPage Judicial Center
505 N. County Farm Road
Wheaton IL 60187

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 03/29/2012

By: Clerk of Court

BRENDA PORTER HELMS, TRUSTEE
3400 W. LAWRENCE AVENUE
CHICAGO, IL 60625

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: §
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MOGAVERO, JOSEPH P. § Case No. 07-24528
MOGAVERO, CATHERINE A. §
§
Debtor(s) §

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 33,944.77
and approved disbursements of \$ 261.90
leaving a balance on hand of¹ \$ 33,682.87

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: BRENDA PORTER HELMS, TRUSTEE	\$ 4,144.48	\$ 0.00	\$ 4,144.48
Trustee Expenses: BRENDA PORTER HELMS, TRUSTEE	\$ 7.79	\$ 0.00	\$ 7.79
Other: International Sureties	\$ 25.77	\$ 25.77	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 4,152.27

Remaining Balance \$ 29,530.60

Applications for prior chapter fees and administrative expenses have been filed as follows:

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 75,340.83 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 39.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	TARGET NATIONAL BANK	\$ 11,851.73	\$ 0.00	\$ 4,645.41
000002	CHASE BANK USA	\$ 7,964.60	\$ 0.00	\$ 3,121.81
000003	LVNV Funding LLC its successors and assigns as	\$ 4,833.84	\$ 0.00	\$ 1,894.67
000004	LVNV Funding LLC its successors and assigns as	\$ 3,920.27	\$ 0.00	\$ 1,536.59
000005	LVNV Funding LLC its successors and assigns as	\$ 11,919.48	\$ 0.00	\$ 4,671.96
000006	Discover Bank/DFS Services LLC	\$ 14,192.00	\$ 0.00	\$ 5,562.70
000007	American Express Bank FSB	\$ 9,058.84	\$ 0.00	\$ 3,550.70
000008	eCAST Settlement Corporation assignee of	\$ 11,600.07	\$ 0.00	\$ 4,546.76

Total to be paid to timely general unsecured creditors \$ 29,530.60

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/Brenda Porter Helms

Trustee

*BRENDA PORTER HELMS, TRUSTEE
3400 W. LAWRENCE AVENUE
CHICAGO, IL 60625*

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Joseph P. Mogavero
 Catherine A. Mogavero
 Debtors

Case No. 07-24528-DRC
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: ccabrales
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 17

Date Rcvd: Mar 29, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2012.

db/jdb
 aty
 11843364
 12122036
 11843365
 11843366
 11843367
 11843368
 11843369
 11843370
 11921701
 11843372
 12132245

+Joseph P. Mogavero, Catherine A. Mogavero, 35 E. Congress, Villa Park, IL 60181-3230
 +The Helms Law Firm Pc, The Helms Law Firm Pc, 3400 W Lawrence Ave, Chicago, IL 60625-5104
 American Express, Box 0001, Los Angeles, CA 90096-0001
 American Express Bank FSB, c o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 Cardmember Service, P.O. Box 15153, Wilmington, DE 19886-5153
 Citi Cards, PO Box 688914, Des Moines, IA 50368-8914
 +GC Services Limited Partnership, 6330 Gulfton, Houston, TX 77081-1198
 Retail Services, PO Box 17264, Baltimore, MD 21297-1264
 Sears Credit Cards, PO Box 183081, Columbus, OH 43218-3081
 Sears Gold Mastercard, PO Box 6922, The Lakes, NV 88901-6922
 TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, PO BOX 3978, SEATTLE, WA 98124-3978
 Union Plus Credit Card, PO Box 17051, Baltimore, MD 21297-1051
 eCAST Settlement Corporation assignee of, HSBC Bank Nevada and its Assigns, POB 35480, Newark NJ 07193-5480

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

11969875
 12118775
 11976050
 11843373

+E-mail/Text: bncmail@w-legal.com Mar 30 2012 02:22:37 CHASE BANK USA,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 E-mail/PDF: mrdiscen@discoverfinancial.com Mar 30 2012 03:04:25
 Discover Bank/DFS Services LLC, PO Box 3025, New Albany, OH 43054-3025
 E-mail/Text: resurgentbknotifications@resurgent.com Mar 30 2012 00:06:19
 LVNV Funding LLC its successors and assigns as, assignee of Citibank,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 +E-mail/Text: bnc@ursi.com Mar 30 2012 00:51:16 United Recovery Systems, PO Box 722929,
 Houston, TX 77272-2929

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

11843371
 11843374
 11843375

##Target National Bank, PO Box 59317, Minneapolis, MN 55459-0317
 ##Washington Mutual, PO Box 78065, Phoenix, AZ 85062-8065
 ##Washington Mutual Bank, PO Box 100576, Florence, SC 29502-0576

TOTALS: 0, * 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

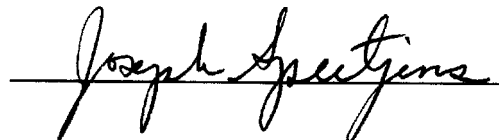
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2012

Signature:



District/off: 0752-1

User: ccabrales
Form ID: pdf006

Page 2 of 2
Total Noticed: 17

Date Rcvd: Mar 29, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2012 at the address(es) listed below:

Brenda Porter Helms on behalf of Trustee Brenda Helms brenda.helms@albanybank.com
Brenda Porter Helms brenda.helms@albanybank.com, bhelms@ecf.epiqsystems.com
Heather M Giannino on behalf of Creditor JP Morgan Chase Bank, National Association
heathergiannino@hsbattys.com, shellyhood@hsbattys.com; danacloe@hsbattys.com; bk4hsbm@gmail.com
James J Burns on behalf of Debtor Joseph Mogavero jburnsui@aol.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 5